

New Recipient Reference Manual

California Student Aid
Commission

Grant Services Division

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Rancho Cordova CA 95741-9027

(888) 224-7268

Dear Cal Grant Recipient,

On behalf of the California Student Aid Commission, let me congratulate you on your Cal Grant award! I understand how hard you are working as I, too, used a Cal Grant to get a college degree. Your diligent work to attain a college degree is admirable.

I am sending you this booklet so you can learn about your new Cal Grant and the simple actions you must take to maintain your Cal Grant eligibility. For example, let's say you move and your address changes. You must let the Commission know right away. Then the Commission will be able to continue to send you information about your grant.

If you have questions that this booklet doesn't address, it's best to talk with your financial aid advisor. The Commission works as a partner with your school and your advisor to get you the most current financial aid information available.

I wish you every success in college as you realize your dream of attaining a college education.

A handwritten signature in dark ink, reading "Diana Fuentes-Michel". The signature is fluid and cursive, with the first name "Diana" being the most prominent.

Diana Fuentes-Michel

Executive Director

California Student Aid Commission

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In support of the Governor's Executive Order D-10-99, the California Student Aid Commission (Commission) reminds all Cal Grant recipients that it is illegal and unlawful to pirate computer software and other intellectual property. As such, the Commission shall take the necessary controls, deemed appropriate by the State of California, to ensure that State funds are not used to acquire, operate, or maintain computer software in violation of applicable copyright laws.

Information about your Cal Grant

Congratulations, you have been awarded a Cal Grant! In order to make the best use of the Cal Grant funds available to you, there are some things that you should know before you begin. It is very important that you read and understand the procedures and policies outlined in this manual. Failure to follow these procedures could result in your grant being withdrawn and the repayment of funds that you have received. If you have questions regarding any procedures or policies outlined in this manual, please contact the Commission.

Please note for your privacy and protection:

The Commission will not release any information on Cal Grant program participants eighteen (18) years of age and older to third parties (other than to participating schools) without your prior written consent.

Use of Your Cal Grant

Cal Grant A awards are intended for students from low- and middle-income families with a minimum 3.0 GPA . The awards provide grant funds to help pay tuition and fees at qualifying institutions offering academic programs of at least two years in length. .

Cal Grant B awards are intended for students from disadvantaged and low-income families with a minimum 2.0 GPA. The awards are to be used to help pay your tuition, student fees and access costs in a for-credit instructional program of not less than one year in length. The Cal Grant B award during your first year is for access costs only, including living expenses and expenses for transportation, supplies and books. Beginning with the second year of Cal Grant B benefits, the award also helps

pay for tuition and fees at public or private four-year colleges or other qualifying institutions. California Community College fees are not covered by a Cal Grant B.

Cal Grant C awards are available to assist students with tuition, fee and training costs for occupational or vocational programs. You must be enrolled in a program that is at least four months, or up to two-years, in length.

You may use your Cal Grant at a participating California postsecondary institution. If you take extension courses, adult education and continuing education programs that do not participate in Federal financial aid programs, you are not eligible for Cal Grant funding.

Attendance At More than One School

Your Cal Grant payment will only be disbursed to you at one institution per term. If you are attending more than one school in a term, you must decide from which school you want to be paid and contact the Commission with this information.

Your Financial Aid Package

When you receive a notice regarding a financial aid award, you should notify your campus financial aid advisor right away. Your advisor will combine all your awards as well as other financial aid to create the best financial aid package for you.

Occasionally, other financial aid awards will cover your tuition and fees. In this situation, your Cal Grant tuition and fee funds will not be disbursed. You should see your financial aid advisor for questions regarding disbursement of your financial aid.

Taking Charge of Your Cal Grant

Delivery of Funds

Cal Grant funds are paid on a term-by-term basis. The Commission only disburses Cal Grant funds directly to your school. You must notify your school financial aid office of your Cal Grant to find out about their the disbursement schedule. The actual amount of your Cal Grant will be determined by the Financial Aid Administrator at your school, based upon your total financial aid package.

Award Amounts

Your Cal Grant award amount will vary based on your financial need, your school cost and the maximum authorized award levels. Your grant will not cover all of your college expenses. Refer to the letter enclosed with this manual, your California Aid Report (CAR), for your estimated yearly amount. Your school will certify your actual Cal Grant payment amount and this award amount may be coordinated with other forms of financial aid. This amount may be less than the maximum amount on your CAR.

Award amounts on the CAR are based on full-time attendance for one academic year. If you attend less than full-time, your payments may be reduced. Awards at year-round schools are paid over 11 or 12 months.

Cal Grant A Recipients: Awards are tuition/fee grants. In 2004-05, awards are up to \$5,482 at independent colleges and universities, up to \$4,984 at the UC and up to \$2,046 at the CSU.

Community College (CC) Reserve: Cal Grant A awards are not paid at a California Community College (CCC). If you are a Cal Grant A participant and attending a California Community College, the Commission will reserve the award for you for two years. You may request a third year of reserve in writing.

The good news is that if you have a Cal Grant A Reserve award or a Cal Grant B, it can be worth a lot to you if you transfer to a four-year school. Visit the Transfer Center or counseling department at your Community College. The Transfer Center or counseling staff can help you prepare for transfer, and assist you in making sure you have the appropriate courses and units to transfer. This will help you make the best use of your Cal Grant.

Cal Grant B Recipients: Awards consist of an access costs grant and, in some cases, a tuition/fee award. 2004-05 access costs awards range from \$700 to \$1,551 (maximum) to help you with expenses like transportation and books. If applicable, Cal Grant B tuition/fee awards are the same as those above for the Cal Grant A program. The award amount on your CAR may be a combination of an access cost award and a tuition/fee award.

California Community College (CCC) Cal Grant B Recipients: If you have been selected to receive a Cal Grant B and you are attending a CCC, you will receive access costs of up to \$1,551 during the 2004-05 year.

If you transfer from a CCC to one of the California State Universities (CSU), a campus of the University of California (UC), or an independent four-year institution, you must notify the Commission.

You will need to file a *G-10 Grant Record Change Form* for Students with the Commission to ensure that your Cal Grant B will transfer with you. Plus, if you transfer, you will receive access costs of up to \$1,551 and tuition or fee costs of up to \$5,482.

Cal Grant C Recipients: Awards pay up to \$2,592 for tuition or fees and up to \$576 for tools, books and supplies. The amount printed on the CAR may include a books and supplies award and a tuition/fee award. If you are getting a Cal Grant C and are attending a California Community College, you may receive up to \$576 for tools, books and supplies.

Student Status Changes

School Changes: You must notify the Commission as early as possible if you do not attend the first school listed on your California Aid Report (CAR). Also, be sure the school you attend is listed on your federal Student Aid Report (SAR); if not, you should contact the SAR processor at (800) 433-3243 to forward the information to your new school. You may only use your Cal Grant at participating Cal Grant schools.

Change in Housing Plans: Your selection for a Cal Grant award was based on the expected cost of attendance at the school (or schools) listed on your Student Aid Report (SAR) and the expected housing plans (on-campus, off-campus or living with parents or relatives) you listed with those schools. Be sure to review your CAR and report any housing plan changes to the Commission.

NOTE: *Your financial need will be reevaluated if you change your school choice or housing plans. If your expenses are reduced due to a change, your grant may be withdrawn. When you notify the Commission of a school change, state the effective date of the change and whether you will live on-campus, off-campus, or with parents or relatives. Your grant offer may be withdrawn if you attend an out-of-state school or an ineligible California institution.*

Name or Address Change: Please immediately notify the Commission if your name or address changes or differs from the address on your CAR or on any Commission correspondence that you receive.

Social Security Number: You must notify the Commission if the Social Security number printed on the CAR is not correct. Complete the enclosed Recipient Change Form and submit a copy of your Social Security card to the Commission.

Change in Grant Program Choice: If your CAR states you are eligible for more than one Cal Grant program, discuss your choices with your campus financial aid advisor. They can help you decide which award will be of most value to you.

Please remember! Your campus financial aid advisor's signature is required for any program changes.

Program changes must be received within 30 days of the date of your award letter and are irrevocable once your school has reported a grant payment to the Commission. Refer to the instructions on your Recipient Change Form.

If you are financially eligible for a Cal Grant C and would like to be considered for a C award, your request must be received within 30 days of the date of your award letter.

Financial Status Change: If your financial circumstances have changed since you filed your Free Application for Federal Student Aid (FAFSA), or you believe you have special financial circumstances which may affect your eligibility, contact the campus financial aid office where you plan to enroll in the fall. If appropriate, your campus financial aid office can submit financial changes to the Commission on a *Grant Record Change Form for Schools (G-21)* no later than September 30, 2004. Your school is also required to report any situations or changes that may result in the reduction or withdrawal of your award.

Less than half-time: If your enrollment falls below half-time at any time, you must inform the Commission immediately. (Refer to the Leave of Absence section on page 12 of this manual).

Declining Your Award: If you wish to decline a Cal Grant, use the Recipient Change Form. Your withdrawal discontinues the Cal Grant offer and is irrevocable. If you decline an award, you can compete as a new applicant in future years. Contact the Commission if you have any questions on declining your award.

Renewing Your Cal Grant Award

Your award may be renewed until your program eligibility is exhausted. Participants may not receive additional terms of eligibility unless enrolled in a mandatory five-year undergraduate program or an approved teaching credential program.

To renew your award for the 2005-06 school year, you must do two things: maintain your eligibility by accounting for your academic terms for the 2004-05 academic year and file a 2005-06 FAFSA.

You do not need to submit another Grade Point Average (GPA) Verification Form to the Commission.

Before your grant can be renewed for the next year, your 2004-05 school terms must be accounted for by either a school-reported payment or a leave of absence. Unless all terms are accounted for by November 16, 2005, your Cal Grant will be withdrawn.

Your school of attendance will evaluate your eligibility for renewal. To renew your grant, you must show financial need of at least \$100 for the renewal year.

Once your grant has been renewed, the Commission will send you a letter as early as July 2005 reporting your Cal Grant award eligibility for the following year.

Summer School Payment

New 2004-05 Cal Grant A and B recipients may not activate their grant during their summer 2004 attendance. New recipients must begin payment in the Fall of the 2004-05 academic year.

Cal Grant C payments for Summer 2004 are available for course work which begins on or after July 1, 2004. Your school should request payment by August 31, 2004. You must be enrolled at least half-time to be eligible for summer payment.

Payment for non-mandatory summer coursework (June-August 2005) is available for all renewal grant recipients. The Commission must receive your request, in writing, no later than the end of your summer term.

You may request summer 2005 payment after March 1, 2005. Your request should include your name, address, Social Security number, the name of the school you will

be attending, and your housing arrangements. Summer Cal Grant payment amounts are based on the regular school year grant and may not be sufficient to meet all summer tuition/fee charges.

Please note: Summer payments will reduce your total program eligibility for Cal Grant benefits. Be sure to consult with your school financial aid office to maximize the use of your Cal Grant.

Leave of Absence

If you are not enrolled at least half-time for any term, you must request a leave of absence from the Cal Grant program. A leave may be requested in writing or by filing a *Grant Record Change Form for Students (G-10)*.

You may obtain the G-10 from your school's financial aid office, the Commission or by downloading it from the Commission's Web site at www.csac.ca.gov. Click on "*Publications*", then "*Participant Forms and Applications*", then "*G-10*".

You may also ask your school to report a leave of absence on your behalf. However, it is your responsibility to make sure that the Commission has been informed of your leave.

Your total leave time may not exceed one academic year, as defined by your school. Extensions may be granted for exceptional situations, on an appeal basis only.

If you are on active duty in the United States Armed Forces or Coast Guard, you may have your Cal Grant deferred for up to five years. Please request this deferment in writing.

Loan Default

California law prohibits the payment of a Cal Grant to any individual who 1) failed to repay a federal or state grant, if required, or 2) previously defaulted on a student loan and has not made satisfactory repayment arrangements. If you believe you are in this situation, you must immediately report this information to your campus financial aid office.

If at anytime it is determined that you owe a grant refund or are in default of a loan and have not made satisfactory payment arrangements, your Cal Grant will be withdrawn.

Filing an Appeal

If you wish to appeal your Cal Grant status, including the withdrawal of your Cal Grant, you must submit a written request prior to any deadline indicated on the correspondence you received. The Commission will review your file and send you a written response. Please send your written request, including the details of your reason for appeal, to the address on the back page of this manual. Due to privacy concerns, the Commission does not accept formal appeals via e-mail.

References

California Aid Report (CAR) Codes

The following codes are used on your California Aid Report (CAR) to explain why assistance was not offered in another Cal Grant program. You may only participate in one Cal Grant program at a time.

Code 1, 1A — Qualified Applicant

The Cal Grant award and dollar amount listed on your CAR has been determined to be the best choice for the school indicated and will be disbursed to your school. If you are qualified to receive more than one grant type, you should meet with a campus financial aid counselor before sending in a change request on your *New Recipient Change Form*. Your award counselor can help you decide which award is the best for you. If you decide to make a change, please do so within 30 days of the date of your award letter. Changes in grant program type cannot be made after a payment has been disbursed. A student cannot receive benefits in more than one Cal Grant program at the same time.

Code 2 — Financially Eligible Applicant

You have not been selected for this program but are financially eligible. Even though financially eligible, additional conditions must be met before an award offer can be made. For further consideration of this award listed at the school, you must request a school or program change by submitting either a *New Recipient Change Form* or a *Grant Record Change Form for Students (G-10)* to the Commission, within 30 days of the date of your CAR.

To receive Cal Grant C consideration, you must decline any Cal Grant A or B award you have been offered. This must happen within 30 days of your first CAR. You are advised to consult with your school before making the decision to turn down a Cal Grant A or B to compete for a Cal Grant C award. Program withdrawals are irrevocable.

Number 4 — No GPA/Test Scores Provided (Cal Grant A and B)

The Commission was not able to consider you for a Cal Grant A or B award because our records indicate we did not receive a valid grade point average (GPA) or test score for you. State law requires submission of a verified GPA for consideration in the Cal Grant A and B award competition. Because your GPA or test scores do not appear on our records, we could not establish your academic eligibility.

Number 7, 9, 11 — School Not Eligible for Cal Grant A, B, or C

The school you listed is not eligible for the program indicated. If you will be attending a school other than the one listed, submit documentation within 30 days from the date of this CAR. Reconsideration for a Cal Grant may not be possible in all cases.

Number 16 — Reported Income Over the Ceiling

The Commission has established income limitations which will disqualify an applicant without regard to other family circumstances.

The income ceilings for Cal Grant A and C independent students without dependents are:

- \$22,320 if single; or,
- \$25,470 if married.

The following 2004-05 Cal Grant A and C income ceilings are for dependent students and independent students with dependents other than a spouse:

- .. \$54,630 for family of two;
- .. \$55,980 for family of three;
- .. \$60,840 for family of four;
- .. \$65,160 for family of five;
- .. \$70,290 for family of six or more;

Cal Grant B awards are for students from low income/disadvantaged backgrounds. The income ceilings are:

- .. \$22,320 for a single student;
- .. \$25,470 for a family of two;
- .. \$28,710 for a family of three;
- .. \$31,950 for a family of four;
- .. \$35,730 for a family of five;
- .. \$38,610 for a family of six or more.

Income will include the total taxable and non-taxable income you reported on the 2004-05 FAFSA (2003 year income). For dependent students, only the parent's income is considered. (All of the above income figures are derived from a combination of the taxable and nontaxable income reported on the FAFSA.)

Code 17 — Reported Assets Over the Ceiling

The Commission has established asset limitations which may disqualify an applicant. The net asset ceiling for Cal Grant A, B and C recipients, who are dependent, or independent with dependents other than spouse, is \$52,300. The net asset ceiling for independent students without dependents other than a spouse is \$24,900. Home equity is not used in determining assets. Net assets for dependent students are calculated using parent's assets only.

Code 19 — Financial Need Below Minimum Requirement for Award

All Cal Grant recipients must meet the Commission's minimum financial need requirement to be eligible for an award.

Dependent Applicant — The difference between your anticipated school costs and your expected family contribution and any parental contribution was not sufficient to qualify you for an award.

Independent Applicant — The difference between your anticipated school costs and your expected contribution was not sufficient to qualify you for an award.

Please Note: If your school choice changes and you plan to attend a more expensive school, you must request that the Commission reevaluate your financial eligibility for a grant using the new school's costs. To request reconsideration, submit one of the following within 30 days of the date of your CAR: a *Recipient Change Form*, a *Grant Record Change Form for Students (G-10)*, or a letter to the Commission. You need to indicate whether you live on campus, off campus or at home with parents or relatives. The Commission will notify you of the results of your request. Since additional Cal Grant A, B and C awards may not be available, a change in school costs may still not result in a new award.

Code 35 — Denied — Low Score Cal Grant Competitive Program

In part, applications are evaluated on the following criteria: GPA, family income and size of household, parents' and applicants' educational background, and single parent home status. Points are assigned uniformly to all applicants in each area. Based on the information provided on your FAFSA, the sum of your points was lower than required for selection.

Cal Grant C Program

Eligibility for this grant is based on an applicant's vocational aptitude and interest measured according to responses on the Cal Grant C Supplement.

Supplements are uniformly scored and work and educational experience are considered. Additional points are derived from the vocational/educational endorsement and grade point average. Based on the information you provided on the Cal Grant C Supplement, your total score was lower than required for selection.

Code 74 — Ineligible Course of Study or Degree/Certificate

Eligibility for the Cal Grant C program is based on your intent to enroll in a vocational or technical program. It was determined from your answer to question 23 on the FAFSA that you do not meet this requirement.

Code 99 — Denied — GPA Below Minimum Cal Grant A, B Program Entitlement

If you believe that your verified GPA is understated, you must contact an official at your school to request that the corrected GPA be forwarded on school stationery to the Commission within 30 days of the date on your CAR. Any corrections must be calculated using the criteria identified in the GPA Verification Form instructions. The Commission will not accept transcripts instead of verification from a school official.

How to Contact the Commission

When contacting the Commission, please include your name, Social Security number, address, and phone number. When mailing to the Commission, obtain a \$0.90 United States Postal Service Certificate of Mailing to verify mailing by the appropriate deadline.

General Correspondence and Appeals

California Student Aid Commission
Grant Programs Customer Service
P.O. Box 419027
Rancho Cordova, CA 95741-9027

Form and Information Correction

California Student Aid Commission
Grant Programs Processing Section
P.O. Box 419028
Rancho Cordova, CA 95741-9028

If you change your permanent mailing address, you must immediately inform the Commission's Grant Programs Processing Section. The Commission is not responsible for mail not received from or by you. Please have your mail forwarded if you are away from your permanent address.

Telephone and Fax

(916) 526-7590 or Toll-free (888) 224-7268
FAX (916) 526-8002

Hours

Monday, Tuesday, Wednesday, and Friday, 8:00 a.m.-
4:50 p.m., Thursday, 9:00 a.m. - 4:50 p.m.

Internet Access

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